This guide provides direction on how to manage your University System of New Hampshire (USNH) 403(b) Retirement Plan and 457(b) Deferred Compensation Plan through the USNH Retirement Plan website at www.netbenefits.com/usnh or can be access through MyUSNHBenefits.net

The website may be used by all status benefits eligible employees and allows you to:

- Change your retirement plan contribution amount
- Change your retirement plan provider (Fidelity Investments or TIAA)
- Link to your TIAA account
- Enroll in the Plan
- View Plan details
- Use interactive tools and calculators to help set financial goals

For USNH contribution information please see page 11.

All screen examples in this Guide are for illustrative purposes only.
Fidelity Participants

If you are currently enrolled with Fidelity under the USNH Retirement Plan and have a Username and Password, you can continue to use them to log in to your account. If you have forgotten your Username and/or Password, click Need Help? at the top of the website to reset your Username or Password.

New user site registration

If you have not set up your NetBenefits® Username and Password previously, visit www.netbenefits.com/usnh, click the Register link at the top of the site, and follow the prompts to establish a Username and Password.

How to change your deferral elections for the Plan

Visit www.netbenefits.com/usnh, enter your Username and Password at the top of the website, and click Log in. If you do not have a Username and Password please see the “New user site registration” section of this document.

1. On the NetBenefits® home page, choose Contribution Amounts in the Quick Links menu for the Plan in which you wish to make a contribution election.

2. Choose Contribution Amount on the next screen and follow the steps to update your election. You can choose a percentage of pay. Deferral elections will be withheld during each pay period and directed to your chosen retirement plan provider and investment elections.
Fidelity Participants Continued

How to change your Fidelity investment elections

After registering for the site, visit www.netbenefits.com/usnh, enter your Username and Password at the top of the website, and click Log in.

On the NetBenefits home page, choose Change Investments in the Quick Links for the Plan in which you wish to make investment changes.

Choose the action you wish to take. **Please note:** Future Investments and Current Investments are two separate elections. Moving existing balances between investments will not change the direction for new contributions to the plan. Likewise, changing your future contribution elections will not affect existing balances.

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How to change your Retirement Provider

1. After registering for the site, visit www.netbenefits.com/usnh and enter your Username and Password at the top of the website and click Log in.

2. On the NetBenefits home page, choose Contribution Amounts in the Quick Links menu for the Plan you wish to choose the provider for.

3. Select Retirement Providers and follow the steps to update your provider elections.
Fidelity Participants Continued

How to change your Retirement Provider continued…

You can split your deferral election to contribute a portion to each Retirement Provider if you wish.

For example: if you make a 6% deferral election, you can then elect to direct 50% of your deferrals (3%) to Fidelity and the other 50% to TIAA. Or any other split you prefer.

Review your beneficiaries

Now is a good time to review or update your beneficiary information if you’ve experienced a life event, such as marriage, divorce, the birth of a child or a death in the family.

To access beneficiary information for your Fidelity account; “Log in” to NetBenefits and choose Profile at the top of the page.

Then choose Beneficiaries under About You and follow the step by step instructions to verify or make changes to your elections. You can also request a paper form by contacting Fidelity at 1-800-343-0860.
TIAA Participants

Register for the USNH website
Visit www.netbenefits.com/usnh, click the Register link at the top of the website, and follow the prompts to verify your identity and establish a Username and Password.

Please keep the Your Account option listed as Fidelity for the site registration.

How to change your Plan payroll contribution
After registering for the site, visit www.netbenefits.com/usnh, enter your Username and Password at the top of the website, and click Log in.

1. On the NetBenefits home page, choose Contribution Amounts in the Quick Links menu for the Plan in which you wish to make a contribution election.

Tip: Please do not change the Your Account drop-down option from Fidelity to TIAA. Keep the option listed as Fidelity to change your payroll contribution.

2. Choose Contribution Amount on the next screen (shown on the previous page) and follow the steps to update your election.

Please note: For participants with account balances at TIAA, you will see a TIAA account balance on NetBenefits that is provided by TIAA periodically as indicated by the “as of” date. To view your current TIAA account balance, or to make account transactions other than changing your service provider or payroll contribution amount, please contact TIAA directly by changing the Your Account drop-down option at the top of the page, as shown below, from Fidelity to TIAA and logging on to your TIAA account.

How to change your investment elections
You will need to contact TIAA directly to change your investment elections. Visit www.netbenefits.com/usnh and at the top of the website, where it reads Your Account, click the drop-down button to choose TIAA. Then click the TIAA link at the bottom of the screen to access your TIAA account.
How to change your retirement service provider

1. After registering for the site as outlined on the previous page, visit www.netbenefits.com/usnh, enter your Username and Password at the top of the website, and click Log in (shown on previous page).

Tip: Please do not change the Your Account drop-down option from Fidelity to TIAA. Keep the option listed as Fidelity when electing your retirement service provider.

2. On the NetBenefits® home page, choose Contribution Amounts in the Quick Links menu for the Plan you wish to choose the provider for.

3. Select Retirement Providers and follow the steps to update your provider elections.

You can split your deferral election to contribute a portion to each retirement provider if you wish.

For example: If you make a 6% deferral election, you can then elect to direct 50% of your deferrals to Fidelity and the other 50% to TIAA. Or any other split you prefer.

Review your beneficiaries

Now is a good time to review or update your beneficiary information if you’ve experienced a life event, such as marriage, divorce, the birth of a child or a death in the family. To update your beneficiaries for your TIAA account, please contact TIAA directly as shown above or call 1-800-842-2252.
New Hires/First Time Enrollees

Visit www.netbenefits.com/usnh and click *Enroll Today*.

Follow the prompts to establish a Username and Password. Once registered, choose the enrollment option you prefer.

**Please note:** Choosing the “Take less time” option will only offer Fidelity Investments as a retirement service provider.
“Take more time with customized choices” steps to enroll

Step 1: Set the contribution percentage (deferral) you wish to direct from your paycheck to the Plan.

Step 2: Select your Retirement Provider (Fidelity or TIAA).

You can choose 100% to one provider or split your deferral election to contribute a portion to each Retirement Provider. For example; if you make a 6% deferral election you can then elect to direct 50% of your deferrals (3%) to Fidelity and the other 50% to TIAA. Or any other split you prefer.

<table>
<thead>
<tr>
<th>Provider</th>
<th>Desired %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td>50 %</td>
</tr>
<tr>
<td>TIAA</td>
<td>50 %</td>
</tr>
</tbody>
</table>

Step 3: Choose your investment options.

Step 4: If you chose to direct any of your deferrals to TIAA, use the link on the enrollment confirmation screen (the blue box with the arrow in it) to continue to the TIAA website to confirm your investment elections on the TIAA website. If this step is skipped, your deferral will still be directed to TIAA but it will be invested in the default fund for the Plan.

You're almost done!

**FINAL STEP:** Choose your investments with your selected retirement providers by logging into their web sites.

Select investments with TIAA.
All Site Users

Set your mail preferences

Once registered for the site, Log in and click Your Profile.

Under About You choose E-Mail Settings to add your email address.

Then, under Preferences you can choose your delivery method for communications from the Plan.

Schedule a confidential one-on-one consultation

Now is a great time to schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA to discuss your retirement planning goals. Guidance provided is educational.

Visit www.netbenefits.com/usnh and click the provider of your choice in the Meet box at the bottom of the home page to view availability and schedule an appointment.
Contact Numbers for All Participants

If you have any questions about the www.netbenefits.com/usnh website or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 1-800-343-0860. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:00 a.m. to Midnight ET.

For questions regarding TIAA accounts please go online at www.tiaa.org/usnh or call 1-800-842-2252, weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. ET.
403(b) Retirement Plan – Employee/USNH Contribution Levels
Status USNH Faculty and Staff

Before a participant will be eligible to participate at the Standard Contribution Level, the Participant must contribute for one year at the Initial Contribution, Alternate, or Middle Contribution Level.

<table>
<thead>
<tr>
<th>Contribution Level</th>
<th>Employee</th>
<th>USNH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Standard</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>Middle Level</td>
<td>4% to 5.9%</td>
<td>6%</td>
</tr>
<tr>
<td>Alternate</td>
<td>2.5% to 3.9%</td>
<td>4%</td>
</tr>
</tbody>
</table>

KSCEA 403(b) Retirement Plan - Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the Keene State College Education Association (KSCEA).

<table>
<thead>
<tr>
<th>Contribution Level</th>
<th>Employee</th>
<th>USNH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>Middle Level</td>
<td>4% to 5.9%</td>
<td>6%</td>
</tr>
<tr>
<td>Alternate</td>
<td>2.5% to 3.9%</td>
<td>4%</td>
</tr>
</tbody>
</table>

UNH AAUP Tenure Track 403(b) Retirement Plan Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the University of New Hampshire Chapter of the American Association of University Professors (AAUP).

<table>
<thead>
<tr>
<th>Contribution Level</th>
<th>Employee</th>
<th>USNH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Standard</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>Alternate</td>
<td>2.5%</td>
<td>6%</td>
</tr>
</tbody>
</table>
### UNH Law Faculty 403(b) Retirement Plan Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the University of New Hampshire Law Faculty Union – NEA.

<table>
<thead>
<tr>
<th>Contribution Level</th>
<th>Employee</th>
<th>USNH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial</td>
<td>6%</td>
<td>6%</td>
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<td>Standard</td>
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<tr>
<td>Middle Level</td>
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<td>6%</td>
</tr>
<tr>
<td>Alternate</td>
<td>2.5% to 3.9%</td>
<td>4%</td>
</tr>
</tbody>
</table>

### Postdoctoral Research Faculty 403(b) Retirement Plan Contribution Level

<table>
<thead>
<tr>
<th>Contribution Level</th>
<th>Employee</th>
<th>USNH</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>2.5 % to 6%</td>
<td>0%</td>
</tr>
</tbody>
</table>

### Adjunct Faculty and Staff 403(b) Retirement Plan Contribution Level

<table>
<thead>
<tr>
<th>Contribution Level</th>
<th>Employee</th>
<th>USNH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.5 % to 6%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Investing involves risk, including risk of loss.

TIAA and Fidelity Investments are independent entities and are not legally affiliated.